

**Information to identify the case:**

Debtor 1	<u>Susana A. Herrera</u>	Social Security number or ITIN	xxx-xx-8188
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	14-33334-CMG		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Susana A. Herrera

1/19/18

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Susana A. Herrera  
 Debtor

Case No. 14-33334-CMG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 29

Date Rcvd: Jan 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2018.

db +Susana A. Herrera, 106 Cap Lane, Middlesex, NJ 08846-2138  
 cr +Nationstar Mortgage LLC, Stern, Lavinthal & Frankenberg, 105 Eisenhower Parkway,  
 Suite 302, Roseland, NJ 07068-1640  
 515175668 +Berkshire Hathaway Home Services, 225 Maple Ave., South Plainfield, NJ 07080-4011  
 515175670 +C21 Charles Smith Agency, 1931 Route 27, Edison, NJ 08817-3246  
 515175673 +Cbna, Po Box 769006, San Antonio, TX 78245-9006  
 515175672 +Cbna, 1000 Technology Dr, O Fallon, MO 63368-2239  
 515175674 Citibank, N.A., c/o Estate Information Services, LLC, P.O. Box 1730,  
 Reynoldsburg, OH 43068-8730  
 515175676 +Fac/Nab, 480 James Robertson Pkwy, Nashville, TN 37219-1212  
 515524237 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage LLC, Attn: Bankruptcy Dept, P.O. Box 619096,  
 Dallas, TX 75261)  
 515175684 Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usan.j.njbankr@usdoj.gov Jan 19 2018 23:17:57 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 19 2018 23:17:55 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 515414570 EDI: AIS.COM Jan 19 2018 23:13:00 American InfoSource LP as agent for, Verizon,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 515175671 +E-mail/Text: bankruptcy@cavps.com Jan 19 2018 23:18:05 Cavalry Portfolio Serv,  
 500 Summit Lake Dr, Valhalla, NY 10595-2322  
 515338112 +E-mail/Text: bankruptcy@cavps.com Jan 19 2018 23:18:05 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340  
 515506904 +EDI: CITICORP.COM Jan 19 2018 23:13:00 Citibank, N.A., 701 East 60th Street North,  
 Sioux Falls, SD 57104-0493  
 515175675 +EDI: WFNNB.COM Jan 19 2018 23:13:00 Comenity Bank/Express, Po Box 182789,  
 Columbus, OH 43218-2789  
 515339486 EDI: IRS.COM Jan 19 2018 23:13:00 Department of the Treasury, Internal Revenue Service,  
 P.O. Box 7346, Philadelphia, PA 19101-7346  
 515175677 +E-mail/Text: kmorgan@morganlaw.com Jan 19 2018 23:18:15  
 Ford Motor Credit Corp. dba Mazda Am., Credit, c/o Morgan Bornstein & Morgan,  
 1236 Brace Road, Suite K, Cherry Hill, NJ 08034-3229  
 515175678 EDI: RMSC.COM Jan 19 2018 23:13:00 Green Tree Servicing L, 332 Minnesota St Ste 610,  
 Saint Paul, MN 55101  
 515175680 +EDI: FORD.COM Jan 19 2018 23:13:00 Mazda Amer Cr, 9009 Caruthers Pkwy,  
 Franklin, TN 37067-1704  
 515175681 +EDI: TSYS2.COM Jan 19 2018 23:13:00 Mcysdnb, 9111 Duke Blvd, Mason, OH 45040-8999  
 515175682 +EDI: MID8.COM Jan 19 2018 23:13:00 Midland Funding, 8875 Aero Dr Ste 200,  
 San Diego, CA 92123-2255  
 515532612 +EDI: RESURGENT.COM Jan 19 2018 23:13:00 PYOD, LLC its successors and assigns as assignee,  
 of Citibank, N.A., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
 515322401 EDI: Q3G.COM Jan 19 2018 23:13:00 Quantum3 Group LLC as agent for, Comenity Bank,  
 PO Box 788, Kirkland, WA 98083-0788  
 515175685 +EDI: MID8.COM Jan 19 2018 23:13:00 Target National Bank, c/o Midland Credit Management,  
 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  
 515175686 +EDI: CITICORP.COM Jan 19 2018 23:13:00 Thd/Cbna, Po Box 6497,  
 Sioux Falls, SD 57117-6497  
 515175687 +EDI: VERIZONEAST.COM Jan 19 2018 23:13:00 Verizon, 500 Technology Dr Ste 30,  
 Weldon Spring, MO 63304-2225  
 515175688 +EDI: TSYS2.COM Jan 19 2018 23:13:00 Visdsnb, 9111 Duke Blvd, Mason, OH 45040-8999  
 TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515175679\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
 PHILADELPHIA PA 19101-7346  
 (address filed with court: Internal Revenue Service, P.O. 21126, Philadelphia, PA 19114)  
 515335166\* Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346,  
 Philadelphia, PA 19101-7346  
 515175683\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)  
 515175669 ##Bridget Greenleaf, 4307 Hana Road, Edison, NJ 08817-2569

TOTALS: 0, \* 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 29

Date Rcvd: Jan 19, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 21, 2018

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2018 at the address(es) listed below:

Albert Russo	on behalf of Trustee Albert Russo	docs@russotrustee.com
Albert Russo		docs@russotrustee.com
Albert Russo (NA)	on behalf of Trustee Albert Russo	docs@russotrustee.com
Jeanette F. Frankenberg	on behalf of Creditor	Nationstar Mortgage, LLC cmecf@sternlav.com
Jeanette F. Frankenberg	on behalf of Creditor	Nationstar Mortgage LLC cmecf@sternlav.com
Rebecca Ann Solarz	on behalf of Creditor	Towd Point Mortgage Trust 2017-FRE2 rsolarz@kmlawgroup.com
Ron Reich	on behalf of Debtor Susana A. Herrera	rreich@simonattorneys.com, ronreichesq@gmail.com
William M.E. Powers, III	on behalf of Creditor	Nationstar Mortgage, LLC ecf@powerskirn.com
		TOTAL: 8